

## CHARLES B. FEARS

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### PROFESSIONAL EXPERIENCE

**GRACE CHURCH IN NEW YORK**, Episcopal Diocese, New York, NY June 2006 – Present

**Director of Finance**

- Produce monthly actual-to-budget financial statements, prepare annual budget; oversee annual audit.
- Oversee accounts receivable, accounts payable, payroll, and budget control.
- Update personnel policy manual; develop business procedures manual, update/revise chart of accounts.
- Responsible for oversight of human resources issues and records, and church computer network.

**SAINT LUKE'S CHURCH**, Episcopal Diocese, New York, NY March 2005 – June 2006

**Business Manager**

- Managed parish finances; prepare monthly financial reports for staff, Finance Committee and Vestry.
- Administered rent rolls, rental invoicing and management of church rental properties.
- Supervised administrative and facilities staff, and thrift shop manager (total staff of 12).
- Manage annual audit of financial statements; prepare annual Parochial Report; develop annual budget.

**70 REMSEN STREET TENANTS CORP.**, Brooklyn, NY March 2002 – September 2005

**President / Treasurer**

- Closely directed the managing agent and superintendent serving a 104-unit cooperative apartment building.
- Refinanced the building's \$2.3 million mortgage at a savings of \$30,000 a year; arranged a \$500,000 line of credit in conjunction with a special assessment to finance building façade maintenance and repair work.
- Initiated a ten-year repair, maintenance and renovation plan for the building and physical plant, coordinating financing with plan and avoiding management-by-crisis pattern of prior years.

**CONTRACT WRITER / EDITOR**, Brooklyn, NY October 2003 – March 2005

18 month engagement as an independent writer / editor, working with a private retired individual composing his personal memoirs, with the objective of seeking publication of the final document.

**IBJ WHITEHALL FINANCIAL GROUP**, New York, NY December 1991 – April 2002

**Division Administrator / Portfolio Manager**

**Corporate Finance / Syndications Division**, 1997 - 2002:

- Initiated and managed investment portfolio (maximum \$150MM in commitments) of corporate loans.
- Designed and implemented procedures for reporting on division activities, providing management with accurate, time-sensitive data on loan sales. Managed division's budgeting and strategic planning.
- Served as liaison with lending divisions, coordinating responses to queries from existing and prospective participants in IBJW-aged loans. Represented division in discussions with auditors and bank examiners, resulting in consistently satisfactory assessments of the division's internal credit risk controls.

**Relationship Manager / Vice President**

**Corporate Finance Division**, 1991 - 1997:

Relationship manager for middle market loan portfolio, 20+ accounts with total commitments of \$225 million. Prepared and made Credit Committee presentations for all amendments, waivers and line renewals.

Analyzed proposed loan transactions, recommending approval / disapproval to Credit Committee. Performed

financial reviews of existing loan portfolio (100 middle market clients, \$950 million in commitments). Conducted on-site field audits of borrowers, inspecting plant and operations, reviewing internal financial procedures and collateral, recommending credit risk rating changes as needed.

**SUMITOMO BANK, LTD.**, New York , NY  
December 1988 – December 1991

**Credit Officer / Assistant Vice President**  
**Corporate Research Department**

Assessed credit worthiness of highly leveraged loan proposals, general corporate lending, project finance, leveraged lease transactions with recommendations for approval/disapproval to Tokyo office. Prepared comprehensive reports on selected U.S. industries, identifying players acceptable for bank credit risk.

**STANDARD & POOR'S CORPORATION**, New York, NY

May 1987 – December 1988

**Bond Analyst**

**Debt Rating Group**

Reviewed and monitored energy-related companies recommending bond credit ratings as warranted; presented financial reviews and recommendations on rated firms to credit committee. Published reviews of financial positions of rated firms and respective industry segments.

**REPUBLICBANK DALLAS**, Dallas, TX

May 1982 – May 1987

**Account Manager**

**Energy Group / International Department**

Managed \$200 million portfolio in the Energy Group. Conducted in-depth reviews of energy loans in conjunction with examination by federal bank regulators. Managed Asian correspondent banking relationships, Int'l. Department. One-year formal credit training program, trained following credit class.

**OTHER EXPERIENCE**

1974 - 1982

Geologist, Phillips Uranium Corp., Albuquerque, NM, 1976 – 1982; exploration field work in U.S. and Australia. Independently conducted review of Australian mineral resources on-site. Sales engineer, Magcobar Drilling Fluid Services, Hobbs, NM, 1974 – 1976.

**VOLUNTEER ACTIVITES**

National Association of Women Artists (treasurer), 2009 – present; Wilderness Research Foundation (treasurer), 2006 - 2009; Brooklyn Heights Synagogue Homeless Shelter, (weekly coordinator), 1991-2010; NY Deaf Theatre (board member), 1995-1997; American Museum of Nat'l. History (children's instructor), 1990-1995; Literacy Volunteers of NYC (tutor), 1987-1989.

**EDUCATION**

**Brooklyn College**, Brooklyn, NY

MA, History, February 2003

**University of New Mexico**, Anderson School of Management, Albuquerque, NM

MBA, Finance, May 1982

**Northern Arizona University**, Flagstaff, AZ

BS, Geology, May 1974